

THAT WHICH IS CLAIMED IS:

1. Electronic transaction system between an installed network (4, 6, 8) and personal portable electronic transaction devices (2, 10) that can be used to make electronic transactions through the installed
5 network, characterized in that it also comprises means of loading (6, 16, 60, 62) random information through the network into personal portable electronic transaction devices (2, 10) enabling users to read and/or listen to this random information from personal
10 portable electronic devices.

2. System according to claim 1, characterized in that the system for loading random information onto personal portable electronic transaction devices (2, 10) is loaded from at least one
5 terminal (4, 6) used to carry out transactions with these personal devices.

3. System according to claim 1 or 2, characterized in that the random information is loaded by a "contact free" exchange between the terminal (4, 6) and the personal portable electronic transaction
5 device (2, 10).

4. System according to anyone of claims 1 to 3, characterized in that the personal portable electronic transaction device (2, 10) comprises voice reading means (26, 32-42) for audible reproduction of
5 random and/or non-random information collected or generated by this personal electronic transaction device.

5. System according to claim 4,
characterized in that at least some of the information
10 intended to be presented in voice form is compressed,
for example using data compression according to the
MPEG 3 standard, the voice reading means (26, 32-42)
comprising data decompression means (32).

6. System according to claim 5,
characterized in that data compression only concerns
random information.

7. System according to anyone of claims 4
to 6, characterized in that the voice reading means
(26, 32-42) also comprise voice synthesis means (34)
intended to present non random information generated in
5 the personal portable electronic transaction device (2,
10) or received from a terminal (4, 6).

8. System according to anyone of claims 1
to 7, characterized in that the personal portable
electronic transaction device (2, 10) also comprises
display means (44) to present random and/or non-random
5 information.

9. System according to anyone of claims 1
to 8, characterized in that the personal electronic
transaction device (2, 10) comprises two separable
parts composed of a card (like a smart card) (2) used
5 to make electronic transactions independently and a
device (10) in which the card can be fitted for the
reproduction of random information.

10. System according to claim 9,
characterized in that the card (2) includes means (12,
16) for the reception of information intended to be
read by the device (10) into which the card fits,
5 through the network (4, 6, 8).

11. System according to anyone of claims 1
to 8, characterized in that the personal electronic
transaction device is made in the form of a single
piece (figure 4).

12. System according to claim 11,
characterized in that the personal electronic
transaction device is built into a device with a
primary function not related to electronic
5 transactions, for example a mobile telephony terminal
(figure 4).

13. System according to claim 12,
characterized in that the personal electronic
transaction device is functionally integrated into a
mobile telephony terminal, at least one of the
5 following means of the mobile telephony terminal being
adapted so that it also enables embodiment of the
personal transaction device:

- the reception and/or transmission interface
by radio waves (60);
- 10 -the data storage means (28, 30);
- the calculation means (26);
- the audio output means (36, 38, 40, 42);
- manual command or data input means (46);
- the voice synthesis means (34);
- 15 -the integrated smart card (2); and

-the electrical power supply (24).

14. Personal portable electronic transaction device (2, 10) intended for the electronic transaction system according to anyone of claims 1 to 13, characterized in that it comprises means (16) of
5 reception of the said random information and means (32 - 44) for the user to read this random information.

15. Device according to claim 14, characterized in that the said reading means also comprise means (32 - 42) of reproducing random information in audible form.

16. Device according to claim 14 or 15, characterized in that it comprises means of informing the user about the reception of random information and means of enabling the user to control reading and/or
5 listening to this random information.

17. Device according to anyone of claims 14 to 16, characterized in that it is included in a case (10) of an electronic transaction card (2).

18. Device according to anyone of claims 14 to 16, characterized in that it is included in a device with a primary function unrelated to electronic transactions.

19. Device according to claim 18, characterized in that the primary function of the device unrelated to electronic transactions is a mobile telephony terminal (figure 4).